

Certificate Number: 15317-PAE-DE-036500065

Bankruptcy Case Number: 18-10144



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 25, 2022, at 1:07 o'clock PM PDT, Pankaj N Kamdar completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 25, 2022 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor